

App. No.
Amendment Dated
Reply to Office Action of

Listing of claims:

Claims 1 - 25 (Canceled)

26. (twice amended) ~~A method for automatically renaming payee names received from the electronic transfer of financial data into a personal financial management program, comprising the steps of:~~

receiving a financial statement comprising one or more transaction entries, each transaction entry comprising a payee name and a transaction amount;

displaying a first transaction entry from the financial statement comprising a received payee name and an associated transaction amount;

receiving a user command replacing the received payee name with a preferred payee name;

creating a data structure that comprises including a record associating the received payee name with the corresponding preferred payee name a dummy payee table comprising a dummy field;

moving the received payee name to the dummy field;

linking the received payee name in the dummy field to the preferred payee name in the dummy field; and

displaying the preferred payee name when invoked.

~~automatically replacing the received payee name with the preferred payee name for each occurrence of the received payee name in the financial statement;~~

~~receiving a subsequent electronic financial statement comprising one or more transaction entries including the received payee name; and~~

App. No.
Amendment Dated
Reply to Office Action of

~~automatically checking the data structure for the record associating the received payee name with the corresponding preferred payee name, retrieving the corresponding preferred payee name, and replacing the received payee name with the corresponding preferred payee name in each occurrence of the received payee name in the subsequent financial statement.~~

27. (currently amended) The method of claim 26, wherein the data structure comprises:

~~an active payee table containing a list of received payee names; and~~

~~a dummy payee table containing a dummy field comprises including deleted payee names and a list of active payee names having links to the preferred payee names.~~

28. (twice amended) The method of claim 27, further comprising ~~wherein the step of automatically replacing the received payee name with the preferred payee name comprises the steps of:~~

~~automatically storing a received payee name in a dummy field in the dummy payee table and creating a link that points to a preferred payee name; and~~

~~searching the dummy payee table to find an exact match for the received payee name.~~

29. (previously added) The method of claim 26, further comprising the step of reconciling an ending balance in the financial statement with an opening balance in a personal data store by:

comparing the earliest dated transaction in the personal data store to the earliest dated transaction in the financial statement to determine whether the earliest dated transaction in the personal data store is later than the earliest dated transaction in the financial statement;

App. No.
Amendment Dated
Reply to Office Action of

if the earliest dated transaction in the personal data store is not later than the earliest dated transaction in the financial statement, then determining whether any of the transactions of the financial statement have been downloaded into the personal data store;

if none of the transactions of the financial statement have been downloaded into the personal data store, then calculating a correct beginning balance that is different from the opening balance in the personal data store; and

displaying the correct beginning balance.

30. (previously amended) The method of claim 29 further comprising the step of displaying a prompt indicating that the opening balance has changed to the correct beginning balance in the personal data store.

31. (previously added) The method of claim 29, wherein the step of determining whether any of the transactions of the financial statement have been downloaded into the personal data store comprises the steps of:

comparing the ending balance in the financial statement to the transactions in the personal data store to determine whether any transaction date in the personal data store is the same as the ending period of the financial statement;

if so, then identifying any of the transactions of the financial statement having the same date as the transactions in the personal data store; and

if none of the transaction dates in the personal data store are the same as the ending period of the financial statement, then locating the closest transaction date in the personal data store that occurs before the ending period of the financial statement and identifying any of the transactions of the financial statement having one of the transaction dates in a range extending between the closest transaction date in the personal data store and the earliest dated transaction in the personal data store.

App. No.
Amendment Dated
Reply to Office Action of

32. (previously added) The method of claim 31, further comprising the steps of:
downloading the transactions of the financial statement into the personal data
store; and

marking the downloaded transactions with a flag to indicate those transactions in
the personal data store that have been downloaded from the financial statement.

33. (twice amended) A computer system configured to automatically rename payee
names received from the electronic transfer of financial data into a personal financial
management program by performing the steps of:

receiving a financial statement comprising one or more transaction entries, each
transaction entry comprising a payee name and a transaction amount;

displaying a first transaction entry from the financial statement comprising a
received payee name and an associated transaction amount;

receiving a user command replacing the received payee name with a preferred
payee name;

creating a data structure that comprises including a record associating the received
payee name with the corresponding preferred payee name; an active payee table
comprising a list of received payee names, and a dummy payee table that comprises a
dummy field;

moving the received payee name to the dummy field;

linking the received payee name in the dummy field to the preferred payee name
in the dummy field; and

displaying the preferred payee name when invoked.

automatically replacing the received payee name with the preferred payee name
for each occurrence of the received payee name in the financial statement;

App. No.
Amendment Dated
Reply to Office Action of

~~receiving a subsequent electronic financial statement comprising one or more transaction entries including the received payee name; and~~

~~automatically checking the data structure for the record associating the received payee name with the corresponding preferred payee name, retrieving the corresponding preferred payee name, and replacing the received payee name with the corresponding preferred payee name in each occurrence of the received payee name in the subsequent financial statement.~~

34. (currently amended) The computer system of claim 33, wherein the data structure comprises:

~~an active payee table containing a list of received payee names; and~~

~~a dummy payee table containing a dummy field comprises including deleted payee names and a list of active payee names having links to the preferred payee names.~~

35. (twice amended) The computer system of claim 34, further configured to perform the step of automatically replacing the received payee name with the preferred payee name by:

~~automatically storing a received payee name in a dummy field in the dummy payee table and creating a link that points to a preferred payee name; and~~

~~searching the dummy payee table to find an exact match for the received payee name.~~

36. (previously added) The computer system of claim 33, further configured to perform the step of reconciling an ending balance in the first financial statement with an opening balance in a personal data store by:

~~comparing the earliest dated transaction in the personal data store to the earliest dated transaction in the financial statement to determine whether the earliest dated transaction in the personal data store is later than the earliest dated transaction in the financial statement;~~

App. No.
Amendment Dated
Reply to Office Action of

if the earliest dated transaction in the personal data store is not later than the earliest dated transaction in the financial statement, then determining whether any of the transactions of the financial statement have been downloaded into the personal data store;

if none of the transactions of the financial statement have been downloaded into the personal data store, then calculating a correct beginning balance that is different from the opening balance in the personal data store; and displaying the correct beginning balance.

37. (previously amended) The computer system of claim 36, further configured to perform the step of displaying a prompt indicating that the opening balance has changed to the correct beginning balance in the personal data store.

38. (previously added) The computer system of claim 36, further configured to perform the step of determining whether any of the transactions of the financial statement have been downloaded into the personal data store by:

comparing the ending balance in the financial statement to the transactions in the personal data store to determine whether any transaction date in the personal data store is the same as the ending period of the financial statement;

if so, then identifying any of the transactions of the financial statement having the same date as the transactions in the personal data store;

and if none of the transaction dates in the personal data store are the same as the ending period of the financial statement, then locating the closest transaction date in the personal data store that occurs before the ending period of the financial statement and identifying any of the transactions of the financial statement having one of the transaction dates in a range extending between the closest transaction date in the personal data store and the earliest dated transaction in the personal data store.

App. No.
Amendment Dated
Reply to Office Action of

39. (previously added) The computer system of claim 38, further configured to perform the steps of:

downloading the transactions of the financial statement into the personal data store; and

marking the downloaded transactions with a flag to indicate those transactions in the personal data store that have been downloaded from the financial statement.

40. (twice amended) A computer-readable medium on which is stored a computer program comprising instructions which, when executed by a computer, perform the steps of:

receiving a financial statement comprising one or more transaction entries, each transaction entry comprising a payee name and a transaction amount;

displaying a first transaction entry from the financial statement comprising a received payee name and an associated transaction amount;

receiving a user command replacing the received payee name with a preferred payee name;

creating a data structure comprising including a record associating the received payee name with the corresponding preferred payee name; an active payee table that comprises a list of received payee names, and a dummy payee table that comprises a dummy field;

moving the received payee name to the dummy field;

linking the received payee name in the dummy field to the preferred payee name in the dummy field; and

displaying the preferred payee name when invoked.

~~automatically replacing the received payee name with the preferred payee name for each occurrence of the received payee name in the financial statement;~~

App. No.
Amendment Dated
Reply to Office Action of

~~receiving a subsequent electronic financial statement comprising one or more transaction entries including the received payee name; and~~

~~automatically checking the data structure for the record associating the received payee name with the corresponding preferred payee name, retrieving the corresponding preferred payee name, and replacing the received payee name with the corresponding preferred payee name in each occurrence of the received payee name in the subsequent financial statement.~~

C/ 41. (currently amended) The computer-readable medium of claim 40, wherein the data structure comprises:

~~an active payee table containing a list of received payee names; and~~

~~a dummy payee table containing a dummy field comprises including deleted payee names and a list of active payee names having links to the preferred payee names.~~

42. (twice amended) The computer-readable medium of claim 41, further comprising wherein the step of automatically replacing the received payee name with the preferred payee name comprises:

~~automatically storing a received payee name in a dummy field in the dummy payee table and creating a link that points to a preferred payee name; and~~

~~searching the dummy payee table to find an exact match for the received payee name.~~

43. (previously added) The computer-readable medium of claim 40, further comprising the step of reconciling an ending balance in the first financial statement with an opening balance in a personal data store by:

~~comparing the earliest dated transaction in the personal data store to the earliest dated transaction in the financial statement to determine whether the earliest dated~~

App. No.
Amendment Dated
Reply to Office Action of

transaction in the personal data store is later than the earliest dated transaction in the financial statement;

if the earliest dated transaction in the personal data store is not later than the earliest dated transaction in the financial statement, then determining whether any of the transactions of the financial statement have been downloaded into the personal data store;

if none of the transactions of the financial statement have been downloaded into the personal data store, then calculating a correct beginning balance that is different from the opening balance in the personal data store; and

displaying the correct beginning balance.

44. (previously amended) The computer-readable medium of claim 43, further comprising the step of displaying a prompt indicating that the opening balance has changed to the correct beginning balance in the personal data store.

45. (previously added) The computer-readable medium of claim 43, wherein the step of determining whether any of the transactions of the financial statement have been downloaded into the personal data store comprises:

comparing the ending balance in the financial statement to the transactions in the personal data store to determine whether any transaction date in the personal data store is the same as the ending period of the financial statement;

if so, then identifying any of the transactions of the financial statement having the same date as the transactions in the personal data store; and

if none of the transaction dates in the personal data store are the same as the ending period of the financial statement, then locating the closest transaction date in the personal data store that occurs before the ending period of the financial statement and identifying any of the transactions of the financial statement having one of the transaction

App. No.
Amendment Dated
Reply to Office Action of

dates in a range extending between the closest transaction date in the personal data store and the earliest dated transaction in the personal data store.

46. (previously added) The computer-readable medium of claim 45, further comprising the step of:

downloading the transactions of the financial statement into the personal data store; and

marking the downloaded transactions with a flag to indicate those transactions in the personal data store that have been downloaded from the financial statement.

47. (twice amended) A method for automatically renaming names of payees, wherein the names are received from the electronic transfer of financial data into a personal financial management program, comprising the steps of:

storing in a dummy field of a data structure preferred names that are each associated with a lookup name;

receiving a financial statement comprising one or more transaction entries, each transaction entry comprising a received name of a transaction entry payee and a transaction amount; ~~wherein the received name of a transaction entry payee uniquely identifies a single payee;~~

moving the received name to the dummy field;

linking the received payee name in the dummy field to the preferred payee name in the dummy field; and

displaying the preferred payee name when invoked.

~~for each transaction entry, using the received name of the transaction entry payee as the lookup name to determine whether the lookup name has an associated preferred name in the data structure, and if so, substituting the preferred name of the transaction entry payee for the received name of the transaction entry payee.~~

48. (cancelled)